

Certificate Number: 03605-PR-DE-010743668

Bankruptcy Case Number: 08-04173

CERTIFICATE OF DEBTOR EDUCATION

I certify that on April 26, 2010, at 1:36 o'clock PM AST,

GUILLERMO MEDINA COTTO completed a course on personal financial management given in person by

Consumer Credit Counseling Service of Puerto Rico, Inc.,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: April 26, 2010 By /s/Jesus Suarez

Name Jesus Suarez

Title Branch Manager